

Notice of Allowability	Application No.	Applicant(s)	
	09/414,731	GANESAN ET AL.	
	Examiner	Art Unit	
	Jennifer Liversedge	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 10/24/2007.
2. The allowed claim(s) is/are 1-6, 8-19, 21-25 and 27.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

Response to Amendment

This Office Action is responsive to Applicant's amendment and request for reconsideration of application 09/414,731 filed on October 24, 2007.

The amendment contains amended claims: 1-2, 12, 14, 16, 18, 21, 23-24

The amendment contains original claims: 3-6, 8-11, 13, 15, 17, 19, 22, 25, 27

Claims 7, 20 and 26 have been canceled.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney for Applicants William Cook on November 21, 2007.

Independent claim 22 is amended as follows:

A database for storing bill related information, comprising:
identifiers of a plurality of available bills of ** *a [the]* ** biller for a plurality of
different users; **[*and*]**

**** an association indicator indicating a relationship between a user of the plurality of different users and information to be available with a bill of the plurality of available bills, wherein the bill is for the user;****

a network location indicator associated with ****the information to be available with the bill [one or more of the plurality of available bills]**** and indicating that a network location at which ****the**** information ****to be available with the bill [associated with the one or more bills]**** is available is different than a network location at which information associated with ****an**** other of the plurality of available bills is available.

Allowable Subject Matter

Claims 1-6, 8-19, 21-25 and 27 are allowed.

The following is an examiner's statement of reasons for allowance: the prior art fails to teach or suggest the limitations of the independent claims. The prior art does not disclose a first network address associated with one of a plurality of billers for access based on a first user's bill selection and a second network address associated with the biller for access based on a second user's bill selection; wherein an indicator associates a first user with information to be presented to the first user, and in response to a first request by a first user, determine the information to be presented with the first bill based on the indicator associated with the first user and transmit the information with the first bill.

Independent claim 1 discloses a network for electronically presenting bill related information comprising a central network station to transmit bill availability information for different billers for different users, where information associated with each of the bills is available at a first network address associated with the respective biller and a second network address associated with the respective biller; a plurality of user stations to receive transmitted bill availability information for its user and to select the identified bills; wherein the central network station is configured to (1) associate a first user of the plurality of different users with information to be presented with a first bill, wherein an indicator of the association is stored, and (2) in response to a first request received from the first user, determine the information to be presented with the first bill based on the indicator associated with the first user, and (3) transmit the information to be presented with the first bill to the first user, and where a first user station is linked to the first network address associated with a first of different billers based on a first bill selection; and a second user station associated with a second user is linked to the second network address associated with the first biller based on a second bill selection by the second user.

Independent claim 12 discloses a method of electronically distributing bill related information comprising the steps of centrally receiving initial requests for bills of different billers for different users; transmitting bill availability information responsive to a received initial request, identifying bills of different billers for the different users, including a first bill of a first biller for a first user and a second bill of the first biller for a second user; associating the first user of the plurality of different users with information

to be available with the first bill and storing an indicator of the association; receiving a request relating to the identified first of the first biller at a first network address and a second request relating to the identified second bill of the first biller at a second network address, different than the first network address; in response to the first request, determining the information to be available with the first bill based on the indicator associated with the first user; and transmitting information to be available with the first bill from the first network address responsive to receipt of a request and information associated with the second bill from the second network address responsive to the receipt of a second request.

Independent claim 18 discloses a system for electronically distributing bill related information comprising a memory configured to store identifiers of available bills of different billers for different users, and network address at which information associated with the identified bills is available, including a first bill identifier which identifies a first of the available bills of a first of the billers for a first of the users and a second bill identifier which identifies a second of the available bills of the first biller for a second user; and a processor configured to (1) associate a first user of the plurality of different users with information to be presented with a first bill, wherein an indicator of the association is stored, and (2) in response to a first request received from the first user, determine the information to be presented with the first bill based on the indicator associated with the first user, and (3) direct the transmission of the stored first bill identifier and the information to be presented with the first bill to the first user with a first network address, and the transmission of the stored second bill identifier to the second user with a

second network address, the first network address being different than the second network address; wherein information associated with the first bill is available at the first network address and the information associated with the second bill is available at the second network address.

Independent claim 22 discloses a database for storing bill related information comprising identifiers of a plurality of available bills of a biller for a plurality of different users; an association indicator indicating a relationship between a user of the plurality of different users and information to be available with a bill of the plurality of available bills wherein the bill is for the user; and a network location indicator associated with the information to be available with the bill and indicating that a network location at which the information to be available with the bill is available is different than a network location at which information associated with another of the plurality of available bills is available.

Independent claim 23 discloses an article of manufacture for electronically transmitting bill related information, comprising a computer readable storage medium; and computer programming stored on the medium and configured to be readable from the medium by a computer processor and cause the processor to operate so as to direct transmissions of identifiers of available bills of different billers for different users, including a first of the bill identifiers which identifies a first of the available bills of a first of the different billers for a first of different users and a second of the bill identifiers which identifies a second of the available bills of the first biller for a second of the users; associate the first user with information to be presented with the first available bill,

wherein an indicator of the association is stored; in response to a first request received from the first user, determine the information to be presented with the first available bill based on the indicator associated with the first user, and direct transmission of different network addresses at which information associated with the identified available bills is available, including a first of the network addresses at which information to be presented with the first available bill is available to the first user, and a second of the network addresses, different than the first network address, at which information associated with the second available bill is available to the second user.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday - Friday, 8:30 AM - 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached at 571-272-6702. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jennifer Liversedge

Examiner

Art Unit 3692



Kambiz Abdi

Supervisory Patent Examiner

Art Unit 3692

KAMBIZ ABDI
SUPERVISORY PATENT EXAMINER